

**Information to identify the case:**

Debtor 1	<b>Modesto Merette</b>	Social Security number or ITIN	xxx-xx-4867
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-13131-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Modesto Merette

8/8/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Modesto Merette  
 Debtor

Case No. 12-13131-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db +Modesto Merette, 400 E 7th Ave., Roselle, NY 07203-2215  
 lm +Midfirst Bank, PO Box 268806, Oklahoma City, OK 73126-8806  
 512753111 +Celentano Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
 512753112 David J. Bokoff MD, PA, C/O Celentano, Stadtmauer & Walentowicz, PO Box 2594,  
 Clifton, NJ 07015-2594  
 512753114 +Gerald V Ramoth, Officer, PO Box 160, Paramus, NJ 07653-0160  
 512753115 +Hackensack University Medical Center, 30 Prospect Ave, Hackensack, NJ 07601-1915  
 513103546 +Midfirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 512753118 +Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 516950379 +Modesto Merette, 400 E. 7th Avenue, Roselle, NJ 07203-2215  
 512753119 +NJ Division Of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 512974765 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 512753121 +Warren K Stadtmauer, 150 Clove Rd, Ste 27, Little Falls, NJ 07424-2142  
 512753122 #Zucker Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2017 23:09:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2017 23:09:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: DRIV.COM Aug 08 2017 22:53:00 Santander Consumer USA Inc., successor in interest,  
 P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

512753110 +EDI: AFNIRECOVERY.COM Aug 08 2017 22:53:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097

512753109 +EDI: AFNIRECOVERY.COM Aug 08 2017 22:53:00 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427

512753113 +E-mail/Text: bknotice@erccollections.com Aug 08 2017 23:09:38 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

512753116 +E-mail/PDF: hcscollections@verizon.net Aug 08 2017 23:12:42 Hcs Collections, Po Box 306,  
 Waldwick, NJ 07463-0306

512753117 EDI: IRS.COM Aug 08 2017 22:53:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

512771073 +EDI: DRIV.COM Aug 08 2017 22:53:00 Santander Consumer USA, 8585 N. Stemmons Fwy,  
 Ste 1100-N, Dallas, TX 75247-3822

512753120 +EDI: DRIV.COM Aug 08 2017 22:53:00 Santander Consumer Usa, Po Box 961245,  
 Ft Worth, TX 76161-0244

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Midfirst Bank

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Aug 08, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation MidFirst Bank  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Harvey I. Marcus on behalf of Debtor Modesto Merette him@lawmarcus.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., successor in interest  
to Drive Financial Services ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5